2016 Accomplishments & Highlights

Homebuyer Education, Counseling & Financial Literacy

When NeighborWorks Sacramento helps a family reach their dream of owning a home; we are providing new revenue and investment for the neighborhood for years to come. NeighborWorks Sacramento is proud to have the opportunity to support new homeowners in our region through initiatives and programs that provide affordable housing, stabilize neighborhoods, increase real estate values, stimulate local business development, increase safety in neighborhoods, and provide healthy, locally grown food.

This year we worked with 822 families to reach their financial and homeownership goals through:
- 31 “Preparing for HomeOwnership” classes
- 9 Financial Literacy workshops.

We also helped more than 200 families stay in their homes through our foreclosure prevention services.

NeighborWorks Sacramento created 211 new homeowners, providing an economic impact of $5,428,808 throughout the Sacramento region.

Our many partners include Wells Fargo HomeLIFT, Sacramento Housing & Redevelopment Agency, City of Elk Grove, National Foreclosure Mitigation Counseling, City of West Sacramento and City of Folsom.

Real Estate Development and Realty Services

The NeighborWorks® Real Estate Development department provides our community housing services programs including the acquisition and rehab of properties to be sold to new homebuyers. One of our partners is USDA Rural Development. Together, we are making affordable homeownership a reality to low-income buyers in rural communities such as the City of Williams, CA.

Through our partnership with the USDA and the City of Williams, we are in the process of a home development (Valley Ranch) for 20 Mutual Self-Help Housing homes. The marketing efforts for this development resulted in nearly 200 interested buyers.

Through this process, 10 applicants applied through USDA for their home loan and were approved. The construction for Valley Ranch is expected to start in May 2017. We look forward to continuing this program for more families.

In 2016, we developed more than 40 home projects, resulting in $1,115,929 in economic impact going directly back into our region! Our Realty Services department is focused on matching clients with a home that is right for them. This year we experienced an increased demand for home purchase, however, the inventory of available and affordable homes has decreased. According to Realtor.com’s forecast Sacramento home prices will grow 7.2 percent in 2017. The volume of home sales in the four-country region is expected to increase by 4.9 percent.
Community Impact - Making a difference in neighborhoods

Since opening our doors, our community-based efforts to revitalize our neighborhoods have had a significant impact, including community appearance, increase of home values, attraction of business investment, and the neighborhood reputation. Beautification is one of the top three factors in creating community attachment. Some research even indicates that an attractive neighborhood may lead to better behavior.

Through each of our Community Impact programs we provide a direct return to the families and individuals who live there. Our residents are empowered to give back; our home improvement beautification projects stand out and tend to grow block after block and eventually creating strong communities.

Our partners, supporters and volunteers who join forces with us are key to keeping our programs going strong.

- Through our annual Paint the Town event in September, a total of 195 volunteers provided 780 hours to complete 18 home improvement projects.
- Through the Hand in Hand Toy Drive, NeighborWorks Sacramento worked with local high schools to provide toys to 363 children from 117 families.
- Through our Decorative Board-up Project, NeighborWorks Sacramento transformed 25 boarded-up vacant buildings into attractive properties with beautiful artwork panels used to secure doors and windows.

Our Customers

Each year we have a flow of more than 15,000 individuals to come to us through our homebuyer, counseling, foreclosure, community impact, real estate services and more.

NeighborWorks Sacramento provides services to low and moderate income families, with more than 60% of our families living at 80% or less of the area median income (AMI). This year, our clients included the following:

<table>
<thead>
<tr>
<th>Area Median Income (AMI)</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% or less of AMI</td>
<td>108</td>
<td>13%</td>
</tr>
<tr>
<td>30%-50% of AMI</td>
<td>142</td>
<td>17%</td>
</tr>
<tr>
<td>50%-80% of AMI</td>
<td>254</td>
<td>31%</td>
</tr>
<tr>
<td>80%-120% of AMI</td>
<td>194</td>
<td>24%</td>
</tr>
<tr>
<td>Over 120% AMI</td>
<td>124</td>
<td>15%</td>
</tr>
<tr>
<td>Total</td>
<td>822</td>
<td>100%</td>
</tr>
</tbody>
</table>

![Gender and Ethnicity Charts]

- African-american
- American Indian
- Asian
- Native Hawaiian/Pacific Islander
- Multiple
- Unknown
- White